

Metric Testing Timeline

The Internal Review Groups tested, and my professional firms retested, the servicers on each metric during pre-negotiated time periods based on the servicer's implementation of the servicing standards associated with the metrics. The graphic below illustrates the time periods in which the metrics for each servicer were tested.

Office of
Mortgage Settlement
Oversight

ResCap
Parties

BofA

Chase

Citi

Wells

	Test period 3					Test period 4				
	January 1, 2013 – March 31, 2013					April 1, 2013 – June 30, 2013				
1. Foreclosure sale in error (1.A)	●	●	●	●	●	●	●	●	●	●
2. Incorrect modification denial (1.B)	●	●	●	●	●	●	●	●	●	●
3. Affidavit of Indebtedness (AOI) preparation (2.A)	●	●	●	●	●	●	●	●	●	●
4. Proof of Claim (POC) (2.B)	●	●	●	●	●	●	●	●	●	●
5. Motion for Relief from Stay (MRS) (2.C)	●	●	●	●	●	●	**	●	●	●
6. Pre-foreclosure initiation (3.A)	●	●	●	●	●	●	**	●	**	●
7. Pre-foreclosure initiation notifications (3.B)	●	●	●	●	●	●	●	●	●	●
8. Fee adherence to guidance (4.A)	●	●	●	●	●	●	●	●	●	●
9. Adherence to customer payment processing (4.B)	●	●	●	●	●	●	●	●	●	●
10. Reconciliation of certain waived fees (4.C)	●	●	●	●	●	●	●	●	●	●
11. Late fees adherence to guidance (4.D)	●	●	●	●	●	●	●	●	●	●
12. Third party vendor management (5.A)	●	●	●	●	●	●	●	●	●	●
13. Customer portal (5.B)	●	●	●	●	●	●	●	●	●	●
14. Single Point of Contact (SPOC) (5.C)	●	●	●	●	●	●	●	●	●	●
15. Workforce management (5.D)	●	*	*	*	*	*	*	*	*	*
16. Affidavit of Indebtedness (AOI) integrity (5.E)	●	*	*	*	*	*	*	*	*	*
17. Account status activity (5.F)	●	*	*	*	*	*	*	*	*	*
18. Complaint response timeliness (6.A)	●	●	●	●	●	●	●	●	●	●
19. Loan modification document collection timeline compliance (6.B.i)	●	●	●	**	**	●	**	●	●	**
20. Loan modification decision/notification timeline compliance (6.B.ii)	●	●	●	●	●	●	●	**	●	●
21. Loan modification appeal timeline compliance (6.B.iii)	●	●	●	●	●	●	●	●	●	●
22. Short sale decision timeline compliance (6.B.iv)	●	●	●	●	●	●	●	●	●	●
23. Short sale document collection timeline compliance (6.B.v)	●	●	●	●	●	●	●	●	**	●
24. Charge of application fees for loss mitigation (6.B.vi)	●	●	●	●	●	●	●	●	●	●
25. Short sale inclusion notice for deficiency (6.B.vii.a)	●	●	●	●	●	●	●	●	●	●
26. Dual track referred to foreclosure (6.B.viii.a)	●	●	●	●	●	●	●	●	●	●
27. Dual track failure to postpone foreclosure (6.B.viii.b)	●	●	●	●	●	●	●	●	●	●
28. Force-placed insurance timeliness of notices (6.C.i)	●	●	●	●	●	●	●	●	●	●
29. Force-placed insurance termination (6.C.ii)	●	●	**	●	●	●	●	●	●	●

29 26 25 25 25

26 23 25 24 25

*Policy and procedure metric that is tested once a year and previously tested.

**The servicer reported to the Monitoring Committee and the Monitor that a potential violation occurred for this metric in a previous test period.

As a result, this metric is currently under a Corrective Action Plan (CAP) and will not be tested again until after the CAP has been satisfactorily completed.